

**From:** "Gary Petersen" <garylsb@restel.net> on 04/16/2004 09:30:08 AM  
**Subject:** Economic Growth and Regulatory Paperwork Reduction Act of 1996 Review

Please consider a reduction in paperwork for conventional real estate lending for small banks. The current disclosure requirements are so ominous that it hinders lending to individuals for small real estate loans. In our rural area, there is difficulty getting secondary market loans making conventional lending sometimes the only means to obtaining a real estate loan. But if my bank is going to get hammered by regulators for not checking every box or considering every fee, we are reluctant to lend. I believe in consumer protection but I don't believe in denial to access to credit for the underserved.

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